

UNITED STATES DISTRICT COURT
DISTRICT OF NEW JERSEY

UNITED STATES OF AMERICA	:	Hon.
	:	
	:	Criminal No. 15-
	:	
	:	
	:	18 U.S.C. § 1343
MICHAEL LIEBERMAN	:	18 U.S.C. § 2

INFORMATION

The defendant having waived in open court prosecution by
Indictment, the United States Attorney for the District of New Jersey charges:

Relevant Persons and Entities

1. At all times relevant to this Information:

a. "Company A" was a United States subsidiary of an international investment bank with operations worldwide. Company A engaged in and settled securities transactions, and also served as a settlement agent for its broker-dealer clients' securities transactions. Company A's back-office operations included its International Settlements Group, located in Iselin, New Jersey, which was responsible for, among other things, wiring funds to settle various securities transactions.

b. Defendant MICHAEL LIEBERMAN was a resident of New Jersey and worked in Company A's International Settlements Group in Iselin, New Jersey.

The Scheme to Defraud

2. From in or about June 2012 through in or about May 2014, in Middlesex County, in the District of New Jersey, and elsewhere, defendant

MICHAEL LIEBERMAN

did knowingly and intentionally devise and intend to devise a scheme and artifice to defraud and to obtain money and property from Company A by means of materially false and fraudulent pretenses, representations and promises, and, for purposes of executing and attempting to execute such scheme and artifice to defraud, did transmit and cause to be transmitted by means of wire communications in interstate and foreign commerce certain writings, signs, signals, pictures and sounds, as set forth more fully below.

Object of the Scheme

3. It was the object of the scheme for defendant LIEBERMAN to enrich himself by fraudulently directing money from Company A's bank accounts to bank accounts he controlled without the knowledge or authorization of Company A, and then using those funds for his own personal benefit.

Manner and Means of the Scheme

4. It was part of the scheme that defendant LIEBERMAN used his access to various Company A computer programs to generate a series of fraudulent interstate wire transfers from Company A's bank accounts to bank accounts that he controlled. Defendant LIEBERMAN did this on approximately 50 occasions without the knowledge or authorization of Company A, wiring

more than \$1.5 million of Company A's money to his own personal bank accounts.

5. It was further part of the scheme that defendant LIEBERMAN made materially false representations and generated materially false entries in Company A's books and records in order to accomplish his fraudulent scheme. For instance, in connection with certain fraudulent wire transfers, defendant LIEBERMAN created fictitious offsetting transactions in Company A's books and records that falsely stated that the money being transferred was the proceeds of purported foreign exchange transactions. In this regard, defendant LIEBERMAN generated spreadsheets purporting to show certain foreign exchange trades that had been executed, and supplied those spreadsheets to others at Company A so they would generate the fictitious entries in Company A's books and records needed to offset the amounts of money he had fraudulently transferred from Company A's accounts to his own accounts.

6. It was further part of the scheme that defendant LIEBERMAN used the money he fraudulently transferred from Company A's accounts for his own purposes. In particular, defendant LIEBERMAN used hundreds of thousands of dollars to purchase a home in North Carolina, tens of thousands of dollars to pay his personal credit cards, and hundreds of thousands of dollars on other personal expenses, including hotels, airplane tickets, home furnishings, and restaurants, among other things.

Execution of the Scheme

7. In furtherance of the above-described scheme and to achieve its objective, in the District of New Jersey and elsewhere, defendant

MICHAEL LIEBERMAN

knowingly transmitted and caused to be transmitted by means of wire, radio, or television communication in interstate commerce, a writing, sign, signal, picture and sound, in that, on or about May 19, 2014, defendant LIEBERMAN knowingly caused a wire transfer of approximately \$124,254 of Company A's money to be initiated from New Jersey and sent by interstate wire transfer to a bank account he controlled outside of New Jersey.

In violation of Title 18, United States Code, Section 1343 and Section 2.

FORFEITURE ALLEGATION

1. The allegations contained in this Information are hereby re-alleged and incorporated by reference for the purpose of noticing forfeiture pursuant to Title 18, United States Code, Section 982(a)(2)(A).


2. Upon conviction of the offense charged in Count One of this Information, defendant MICHAEL LIEBERMAN shall forfeit to the United States, pursuant to 18 U.S.C. § 982(a)(2)(A), any and all property constituting or derived from proceeds obtained directly or indirectly as a result of the violations of Title 18, United States Code, Sections 1343, alleged in this Information, including, but not limited to, the following:

- (a) A sum of money equal to \$1,541,565 (the "Forfeiture Money Judgment"), representing the amount of proceeds traceable to the offense of wire fraud affecting a financial institution to which the defendant has agreed to plead guilty; and
- (b) All of the defendant's right, title and interest in the real property and appurtenances known as 9333 Standerwick Lane, Huntersville, North Carolina, 28078 (the "Specific Property"), which the defendant admits has the requisite nexus to the offense to which the defendant has agreed to plead guilty.

3. If any of the above-described forfeitable property, as a result of any act or omission of the defendant:

- (a) cannot be located upon the exercise of due diligence;
- (b) has been transferred or sold to, or deposited with, a third person;
- (c) has been placed beyond the jurisdiction of the Court;
- (d) has been substantially diminished in value; or
- (e) has been commingled with other property which cannot be subdivided without difficulty;

it is the intent of the United States, pursuant to 21 U.S.C. § 853(p), as incorporated by 18 U.S.C. § 982(b)(1), to seek forfeiture of any other property of said defendant up to the value of the above forfeitable property.



PAUL J. FISHMAN
United States Attorney

CASE NUMBER: _____

**United States District Court
District of New Jersey**

UNITED STATES OF AMERICA

v.

MICHAEL LIEBERMAN

INFORMATION FOR

18 U.S.C. § 1343

18 U.S.C. § 2

PAUL J. FISHMAN

UNITED STATES ATTORNEY

NEWARK, NEW JERSEY

PAUL A. MURPHY

ASSISTANT U.S. ATTORNEY

973-645-2707
